

Achieve your home ownership goals with our ongoing support.

CommBank Home Loan Customer Guide.

1.

Empowering you with tools to support a simpler purchase journey.

Feel confident that we've got your back with the best possible guidance.



A one stop shop for your property, with all the tools and support you need on **Home Hub, in the CommBank app.**



Access to Home-in, which simplifies home buying through fast contract reviews, exclusive discounts on conveyancing and more.¹



Competitive and tailored interest rates and discounts on a range of home loan options to suit your individual needs.



Fast turnaround times on decisions, with **conditional pre-approval** to take advantage of an opportunity.



On the go and **easy to use calculators and tools** to help you understand your options at any time.



Flexible solutions to help you get into the market sooner with **Property Share, Parental, Family or Spousal Guarantees and Government Guarantees.**

2.

Support at every step, so your home loan works for you.

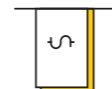
Rest assured; you'll have the flexibility to adapt your home loan to your changing needs.



Instantly change your repayment date, frequency and amount to suit your needs based on eligible products.



Switch your loan type (from Interest Only to Principal and Interest) or easily fix, split or re-fix your loan online.



Link multiple offset accounts and unlimited redraw on eligible accounts, helping you to pay less interest and pay off your home loan faster.



Repayment holidays for 3-12 months if you're ahead and need to pause repayments.



Compassionate Care for eligible owner occupied loans.² We can support you by paying your home loan repayments for around 12 months if an eligible borrower, spouse or dependant passes away or is terminally ill.

3.

Delivering benefits and value beyond the home loan.

We're committed to giving you year-round offers and discounts.³



Exclusive savings on telco bills from More, an Australian owned provider of fast, reliable nbn™ and mobile plans.



Discounted sustainable energy thanks to Amber's wholesale prices.



Low, secured fixed rate loans with CommBank Green Loan to buy and install eligible clean energy products.

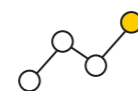


Savings on lifestyle and home purchases through our extensive partner network such as Little Birdie, and CommBank Rewards.⁴

Plus, the same great service that you can expect from Australia's largest bank.



Access to the **largest network of Home Lending Specialists.** Meet in-branch, over the phone, via video call or they can come to you.



Free property and suburb reports to help you better understand the market.⁵



The convenience of having your home loan and day-to-day banking side-by-side in **Australia's #1 banking app.**⁶



Get access to Simpler refinancing, with less paperwork to save you time, and **FASTRefi®** so you can settle your home loan sooner.



The ability to receive and **sign loan contract documents digitally**, making it simpler and easier.

Things you should know: This is general information that has been prepared by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945 ('CBA') without considering any person's objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness to your circumstances, including if necessary by obtaining independent legal, tax and financial advice. Applications are subject to credit approval, satisfactory security and minimum deposit requirements. Terms and conditions and fees and charges are payable. The target market for this product will be found within the product's Target Market Determination, available at commbank.com.au/tmd ¹Home-in is an all-in-one virtual home buying concierge and is a trademark of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830 trading as Home-in Digital. CBA New Digital Businesses Pty Ltd is a wholly owned but non-guaranteed subsidiary of CBA. ²Home Loan Compassionate Care is underpinned by a group policy held by CBA with the insurer, AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is not part of the CBA Group of companies. See the Home Loan Compassionate Care information booklet for more information. ³More, Amber and Little Birdie are partners of CBA. You should review their respective product offerings, service area limitations and terms and conditions before making any decision about their services. ⁴CommBank Rewards is available through the latest version of the CommBank app. Rewards are available to eligible CBA credit and debit Mastercard customers, that are at least 18 years old, are not in hardship and are not in default. Terms and conditions including minimum spend requirements apply and can be viewed within the CommBank app. ⁵CommBank Property and Suburb Reports contain information that is obtained from third parties and is not intended to be advice or a professional property appraisal and should not be relied upon as such. You should also make your own enquiries and assessments before making any decisions. ⁶Australia's #1 banking app according to The Forrester Digital Experience Review™: Australian Mobile Banking Apps, Q3 2021, CommBank is Australia's Overall Digital Experience Leader. Forrester Research does not endorse any company included in any Digital Experience Review™ report.